

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/11)

Case Number **12-62003**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/28/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Alan Jones
3224 Spinaker Point
Forest, VA 24551

Lorrene Arlis Jones
3224 Spinaker Point
Forest, VA 24551

Case Number:
12-62003

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-6766
xxx-xx-6370

Attorney for Debtor(s) (name and address):

Janice Hansen
Cox Law Group, PLLC
900 Lakeside Drive
Lynchburg, VA 24501
Telephone number: (434)845-2600

Bankruptcy Trustee (name and address):

Andrew S Goldstein(68)
PO Box 404
Roanoke, VA 24003-0404
Telephone number: 540-343-9800

Meeting of Creditors

Date: **October 9, 2012**

Time: **09:00 AM**

Location: **cr mtg, LYN, US Courthouse, Rm 266, 1101 Court St., Lynchburg, VA 24504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/10/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1101 Court St.
Room 166
Lynchburg, VA 24504
(434) 845-0317

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 8/28/12

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of VirginiaIn re:
David Alan Jones
Lorrene Arlis Jones
DebtorsCase No. 12-62003-wea
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin
Form ID: b9aPage 1 of 2
Total Noticed: 25

Date Rcvd: Aug 29, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2012.

db/jdb +David Alan Jones, Lorrene Arlis Jones, 3224 Spinaker Point, Forest, VA 24551-1952
tr Andrew S Goldstein(68), PO Box 404, Roanoke, VA 24003-0404
3633460 +Centra Health, 1204 Fenwick Drive, Lynchburg, VA 24502-2112
3633461 +Cfw Credit & Collectio, 19 N Washington St, Winchester, VA 22601-4109
3633466 +Jormandy, LLC, 6363 Center Drive, Norfolk, VA 23502-4103
3633468 +Med Data Sys, 2001 19th Ave Suite 312, Vero Beach, FL 32960-3449
3633470 +Paragonway, PO Box 92109, Austin, TX 78709-2109
3633471 +Shentel, PO BOX 488, Edinburg, VA 22824-0488
3633472 +Stellarone Bank, 125 W Main St, Bedford, VA 24523-1940
3633474 +Va Department Of Taxation, Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156
3633478 +World's Foremost Bank, 4800 Northwest 1st Street, #300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ecf@coxlawgroup.com Aug 29 2012 22:19:57 Janice Hansen, Cox Law Group, PLLC, 900 Lakeside Drive, Lynchburg, VA 24501

3633457 +EDI: AFNIRECOVERY.COM Aug 29 2012 22:18:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097, Bloomington, IL 61702-3097
3633458 +EDI: ACCE.COM Aug 29 2012 22:18:00 Asset Acceptance Llc, Pob 1630, Warren, MI 48090-1630
3633459 +EDI: CAPITALONE.COM Aug 29 2012 22:18:00 Capital One, N.a., Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
3633462 +EDI: SEARS.COM Aug 29 2012 22:18:00 Citibank USA Sears, PO Box 6189, Sioux Falls, SD 57117-6189
3633463 +EDI: RCSFNBMARIN.COM Aug 29 2012 22:18:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
3633464 +EDI: HFC.COM Aug 29 2012 22:18:00 HSBC Bank U.S.A., P.O. Box 2013, Buffalo, NY 14240-2013
3633465 +EDI: IRS.COM Aug 29 2012 22:18:00 Internal Revenue Service***, P O Box 7346, Philadelphia, PA 19101-7346
3633467 +EDI: RESURGENT.COM Aug 29 2012 22:18:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
3633469 +EDI: MID8.COM Aug 29 2012 22:18:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
3633473 +E-mail/Text: bankruptcy@stellarone.com Aug 29 2012 22:45:33 Stellarone Bank, 105 Arbor Dr, Christiansburg, VA 24073-6589
3633475 EDI: AFNIVZCOMBINED.COM Aug 29 2012 22:18:00 Verizon, Consumer Bankruptcy South, P O Box 25087, Wilmington, DE 19899-5087
3633476 EDI: AFNIVZWIRE.COM Aug 29 2012 22:18:00 Verizon Wireless, PO Box 17398, Baltimore, MD 21297-0429
3633477 +EDI: AFNIVZWIRE.COM Aug 29 2012 22:18:00 Vzw Ne, Attention: Verizon Wireless Department, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2012

Signature: 

District/off: 0423-6

User: admin
Form ID: b9a

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Total Noticed: 25

Date Rcvd: Aug 29, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 28, 2012 at the address(es) listed below:
NONE.

TOTAL: 0